

Information to identify the case:

Debtor 1	James D Gierlach Sr.	Social Security number or ITIN	xxx-xx-4998
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 21-21147-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James D Gierlach Sr.

9/22/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James D Gierlach, Sr.
Debtor

Case No. 21-21147-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Sep 22, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2021:

Recip ID	Recipient Name and Address
db	+ James D Gierlach, Sr., 146 Frenz Drive, New Castle, PA 16101-1186
15377285	+ Amazon/ Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15377289	+ FNB Consumer Discount Company, 2052 West State Street, New Castle, PA 16101-1250
15373631	GNC FCU, 201 N Jefferson Street, New Castle, PA 16101
15377291	Internal Med. Assocs of Lawrence County, 125 Enclave Dr, New Castle, PA 16105-3207
15377299	+ Tractor Supply/CBNA, 5800 South Coporate Place, Sioux Falls, SD 57108-5027
15377301	+ United Collection Bureau, Inc., PO Box 1418, Maumee, OH 43537-8418
15377300	+ United Collection Bureau, Inc., PO Box 1448, Maumee, OH 43537-8448

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 23 2021 03:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 22 2021 23:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Sep 23 2021 03:03:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377286	+ EDI: AMEREXPR.COM	Sep 23 2021 03:03:00	Amercian Express, PO Box 1270, Newark, NJ 07101-1270
15377284	+ EDI: CAPITALONE.COM	Sep 23 2021 03:03:00	Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
15373629	EDI: DISCOVER.COM	Sep 23 2021 03:03:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
15377288	Email/Text: data_processing@fin-rec.com	Sep 22 2021 23:00:00	Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908
15373630	+ Email/Text: AmandaM@GNCFCU.COM	Sep 22 2021 23:00:00	GNC Community Federal Credit Union, 201 South Jefferson Street, New Castle, PA 16101-3823
15377292	Email/Text: PBNCNotifications@peritusservices.com	Sep 22 2021 23:00:00	Kohl's Capital One, PO Box 3115, Milwaukee, WI 53201-3115

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15377293	EDI: RMSC.COM	Sep 23 2021 03:03:00	Lowes Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
15373632	+ EDI: MID8.COM	Sep 23 2021 03:03:00	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15377295	EDI: MID8.COM	Sep 23 2021 03:03:00	Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030
15373633	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 22 2021 23:00:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573
15377297	Email/Text: amieg@stcol.com	Sep 22 2021 23:00:00	State Collection Service Inc., PO Box 6250, Madison, WI 53716-0250
15373749	+ EDI: RMSC.COM	Sep 23 2021 03:03:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15377298	EDI: WTRRN BANK.COM	Sep 23 2021 03:03:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
15377303	EDI: RMSC.COM	Sep 23 2021 03:03:00	Value City Furniture/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15377304	Email/Text: BKRMailOps@weltman.com	Sep 22 2021 23:00:00	Weltman Weinberg & Reis Co, PO Box 93784, Cleveland, OH 44101-5784

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/
15377302		UPMC, PO Box 371472, PA 15000-7472
15377287	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, 6500 New Albany Road, New Albany, OH 43054
15377290	*+	GNC Community Federal Credit Union, 201 South Jefferson Street, New Castle, PA 16101-3823
15377294	*+	Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
15377296	*+	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573

TOTAL: 2 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 24, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: admin

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Charles O. Zebley, Jr.

on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com

Charles O. Zebley, Jr.

COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com

Maria Miksich

on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paula J. Cialella

on behalf of Debtor James D Gierlach Sr. paula@nypalaw.com, jennie@nypalaw.com;kayann@nypalaw.com

TOTAL: 5